



Interest Rates and Interest Charges	
Annual Percentage Rate (APR) for Purchases	<p>15.15% when you open your account, based on your creditworthiness.</p> <p>This APR will vary with the market based on the Prime Rate.*</p>
APR for Balance Transfers and Convenience Checks	<p>15.15 %.</p> <p>This APR will vary with the market based on the Prime Rate.*</p>
APR for Cash Advances	<p>15.15%.</p> <p>This APR will vary with the market based on the Prime Rate.*</p>
Penalty APR and When It Applies	<p>22.15%. This APR will be a fixed APR during the penalty period. The penalty APR will be applicable to your Account if you: Fail to make the Minimum payment by the date and time due on the account for 3 (three) consecutive months. Make a payment to us that is returned unpaid and you fail to make the two other consecutive Minimum payments on the account by the date and time due. How Long Will the Penalty APR Apply: If your APRs are increased for any of these reasons, the Penalty APR will apply until you make six consecutive minimum payments when due.</p>
How to Avoid Paying Interest on Purchases	Pay full amount of the New Balance of Purchases within 25 days of your statement closing date.
Minimum Interest Charge	If you are charged interest, the charge will be no less than \$1.00
For Credit Card tips from the Consumer Financial Protection Bureau	To learn more about factors to consider when applying for or using a credit card, visit the website of the Consumer Finance Protection Bureau at http://www.consumerfinance.gov/learnmore .

|SEE BACK OF PAGE for more important information about your account

Fees	
Annual Fee	None
Transaction Fees: <ul style="list-style-type: none"> Cash Advance and Convenience Checks Balance Transfer Foreign Transaction 	3% of transaction amount or \$5 minimum \$0 \$0
Penalty Fees: <ul style="list-style-type: none"> Over the Limit Late Payment Insufficient Funds 	None The lesser of minimum payment due or \$25. The lesser of minimum payment due or \$25. (Check, MasterCard AutoPay or other electronic means)
Other Fees: <ul style="list-style-type: none"> Document Copy Lost Card Reissue 	\$5 max/item \$10

How We Will Calculate Your Balance: We use a method called “average daily balance (including new purchases).”

*** Variable Rate Information:** Prime Rate: Variable APRs are based on the 3.25% Prime Rate as of January 1, 2013. The ANNUAL PERCENTAGE RATE may increase during the term of this agreement if the rate disclosed as the U.S. Highest Prime Rate published in the Wall Street Journal in the cycle prior to the billing date. The ANNUAL PERCENTAGE RATE will be calculated by adding a margin to the index. . Margin is determined by your creditworthiness. The maximum ANNUAL PERCENTAGE RATE will not exceed 18%, or the rate permissible under the Federal Credit Union Act, whichever is less. Any increase in the ANNUAL PERCENTAGE RATE will result in a higher monthly payment; a decrease will result in a lower monthly payment.

Defined Terms: Capitalized terms used in this Disclosure but not defined herein have the meanings given to such terms in your Cardholder Agreement.

Effective Date: This Disclosure is effective as of January 1, 2013.